

United States Bankruptcy Court District of Minnesota						Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): BUELTEL, ROXANNE, A					Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): F/K/A ROXANNE A HALBUR					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all): 2259					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all):				
Street Address of Debtor (No. & Street, City, and State): 1628 SE 10TH AVE UNIT B ROCHESTER MN					Street Address of Joint Debtor (No. & Street, City, and State):				
ZIP CODE 55904					ZIP CODE				
County of Residence or of the Principal Place of Business: OLMSTED					County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):				
ZIP CODE					ZIP CODE				
Location of Principal Assets of Business Debtor (if different from street address above):									
ZIP CODE									
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____			Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.” <input type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000									
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): ROXANNE A BUELTEL	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between;"> <div style="text-align: center;"> <input checked="" type="checkbox"/> /e/Daniel L Ruffalo Signature of Attorney for Debtor(s) DANIEL L RUFFALO </div> <div style="text-align: center;"> 6/11/2010 Date 16124X </div> </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box) <div style="margin-top: 10px;"> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. </div> <div style="margin-top: 10px;"> <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. </div>			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) <div style="margin-top: 10px;"> <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). <div style="text-align: right; margin-right: 100px;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right; margin-right: 100px;"> _____ (Address of landlord) </div> </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). </div>			

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

ROXANNE A BUELTEL**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X s/ ROXANNE A BUELTELSignature of Debtor **ROXANNE A BUELTEL****X Not Applicable**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

6/11/2010

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X Not Applicable

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney**X /e/Daniel L Ruffalo**

Signature of Attorney for Debtor(s)

DANIEL L RUFFALO Bar No. 16124X

Printed Name of Attorney for Debtor(s) / Bar No.

Ruffalo Law Office, P.A.

Firm Name

423 3rd Avenue SE Suite 201

Address

Rochester, MN 55904**507-536-3965****507-536-0008**

Telephone Number

6/11/2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Not Applicable

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X Not Applicable

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In re ROXANNE A BUELTEL
Debtor

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exh. D) (12/09) – Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **s/ ROXANNE A BUELTEL**

ROXANNE A BUELTEL

Date: **6/11/2010**

United States Bankruptcy Court
District of Minnesota

In re **ROXANNE A BUELTEL**,
 Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	2	\$ 562,233.00		
B - Personal Property	YES	6	\$ 124,323.00		
C - Property Claimed as Exempt	YES	4			
D - Creditors Holding Secured Claims	YES	3		\$ 685,468.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 3,100.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 42,050.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 2,675.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,650.00
TOTAL		26	\$ 686,556.00	\$ 730,618.00	

In re: **ROXANNE A BUELTEL**

Debtor

Case No. _____

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
HOMESTEAD LOCATED AT 1628 SE 10TH AVE UNIT B, ROCHESTER, OLMSTED COUNTY MN 55904. LEGALLY DESCRIBED AS FOLLOWS: MEADOW PARK ESTATE CONDOS/T UNIT #24 AND THE UNDIVIDED 1/42ND INTEREST IN COMMON AREAS AND FACILITIES IN MEADOW PARK'S ESTATES CONDO ON LOTS 1-11 DEBTORS POSSESSION APPRAISED 7/2009 TAX STATEMENT MARKET VALUE IS \$101,000 FOR 2010	Fee Interest		\$ 112,633.00	\$ 108,368.00
PRIOR HOMESTEAD LOCATED AT 13615 HWY 30 SE, CHATFIELD, OLMSTED COUNTY MN 55923 LEGALLY DESCRIBED AS FOLLOWS: THE SW QUARTER OF THE NE QUARTER AND ALSO THAT PART OF THE NW QUARTER OF THE SE QUARTER WHICH LIES NORTH OF THE CENTER LINE OF MN STATE HWY 30 ALL IN SECTION 36, TOWNSHIP 105, RANGE 12, OLMSTED COUNTY MN * QUIT CLAIMED PURSUANT TO DIVORCE DECREE OF 2008 TO EX-HUSBAND TOM BUELTEL \$374,100 IS REAL ESTATE LISTED PRICE - NO OFFERS	None	J	\$ 374,100.00	\$ 489,254.00

In re: ROXANNE A BUELTEL
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
RENTAL PROPERTY LOCATED AT 307 AVE B NE, CHATFIELD, OLMSTED COUNTY MN 55923. LEGALLY DESCRIBED AS FOLLOWS: TB TWIFORD'S ADDITION, THE E 1/2 OF LOT 4, BLOCK 8, CITY OF CHATFIELD, COUNTY OF OLMSTED, STATE OF MINNESOTA * AWARDED TO EX-HUSBAND IN DIVORCE DECREE IN 2008 BUT TITLE NEVER TRANSFERRED ** WAS LISTED FOR AT \$75,500/OFFER RECEIVED	Fee Interest with ex-husband	J	\$ 75,500.00	\$ 85,000.00
Total >			\$ 562,233.00	

(Report also on Summary of Schedules.)

In re **ROXANNE A BUELTEL**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		CASH ON HAND DEBTORS POSSESSION		100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT AT MAYO CU ACCT #37457S10 DEBTORS POSSESSION		100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		SAVINGS ACCOUNT AT MAYO CU ACCT #7457S1 DEBTORS POSSESSION		5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		10 YEAR OLD AIWA CASSETTE/RADIO/ CD PLAYER DEBTORS POSSESSION		25.00
Household goods and furnishings, including audio, video, and computer equipment.		4 YEAR OLD 12" MAGNAVOX TV (BROKEN) DEBTORS POSSESSION		5.00
Household goods and furnishings, including audio, video, and computer equipment.		4 YEAR OLD SONY DVD PLAYER DEBTORS POSSESSION		30.00
Household goods and furnishings, including audio, video, and computer equipment.		5 YEAR OLD EPSON PRINTER DEBTORS POSSESSION		25.00
Household goods and furnishings, including audio, video, and computer equipment.		5 YEAR OLD HP PAVALION LAPTOP COMPUTER DEBTORS POSSESSION		150.00

In re **ROXANNE A BUELTEL**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS NONE EXCEEDING \$525 IN INDIVIDUAL VALUE INCLUDING: LINENS; WASHER; DRYER; 15 YEAR OLD KIRBY VACUUM; IRONING BOARD; IRON; DIRT DEVIL HAND VAC; BROOM; SWIFTER; TOOL BOX; MISC HAND TOOLS; SMALL FREEZER; COOLER; SHOVELS; DOG FOOD CANISTER; GAS GRILL; TRIKE; WAGON; MISC KIDS TOYS; PLANTER STAND; MIRROR; 2 YEAR OLD WHIRLPOOL REFRIGERATOR; 2 YEAR OLD WHIRLPOOL ELECTRIC RANGE; OAK TABLE; 2 PIECE OAK HUTCH; 4 OAK CHAIRS; OAK BENCH; CLOCKS; TOASTER; BLENDER; BREAD MAKER; MIXER; 3 CROCK POTS; POTS; PANS; SILVERWARE; DISHES; GLASSES; COOKING UTENSILS; COFFEE MAKER; KNICK KNACKS; BASKETS; CUTLARY; SOFA; CHAIR; OTTOMAN; END TABLE; TV STAND; GLASS TOP TABLE; STEREO CABINET; CORNER CURIO; 4 YEAR OLD 26" OLEVIA TV; FLOOR LAMPS; LAMPS; METAL SHELVES; METAL PLANTERS; QUEEN SIZE BED; 8 DRAWER DRESSER; CHEST OF DRAWERS; NIGHT STANDS; WINGBACK CHAIR; TRUNK; VAPORIZER; POTTY CHAIR; PERSONAL GROOMING DEVICES; BABY SWING; PLAY PEN; HOLIDAY DECORATIONS; 10 YEAR OLD JANONE SEWING MACHINE; MN A SEWING MACHINE; PAPER SHREDDER; BOOKCASES; SWIVEL OFFICE CHAIR; WINGBACK CHAIR; HUTCH; SHELVES; LATERAL FILE OAK DESK; ETC		6,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		10 CD'S DEBTORS POSSESSION		10.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		15 GALLON RED WING CROCK (LARGE CRACK) DEBTORS POSSESSION		100.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		20 DVD'S DEBTORS POSSESSION		35.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		MISC BOOKS NONE OF ANY INTRINSIC VALUE DEBTORS POSSESSION		50.00

In re **ROXANNE A BUELTEL**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		MISC PICTURES INCLUDING FAMILY AND PRINTS (PRINTS HAVE NO INTRINSIC VALUE) DEBTORS POSSESSION		150.00
6. Wearing apparel.		CLOTHING DEBTORS POSSESSION		500.00
7. Furs and jewelry.		SEE ATTACHED LIST DEBTORS POSSESSION		1,344.00
8. Firearms and sports, photographic, and other hobby equipment.		7 YEAR OLD SEARS TREADMILL DEBTORS POSSESSION		25.00
Firearms and sports, photographic, and other hobby equipment.		9 YEAR OLD CANNON POWER SHOT SD600 6MP DEBTORS POSSESSION		25.00
Firearms and sports, photographic, and other hobby equipment.		SCRAPBOOKING SUPPLIES DEBTORS POSSESSION		150.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		PRUDENTIAL UNIVERSAL LIFE INSURANCE THROUGH EMPLOYER MAYO CLINIC CASH SURRENDER VALUE ID #8054956 DEBTORS POSSESSION		700.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		TERM LIFE INSURANCE POLICY #1458024 (FACE PAYMENT VALUE \$100,000) TERM ONLY NO CASH VALUE DEBTORS POSSESSION		0.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		TERM LIFE INSURANCE THROUGH EMPLOYER (FACE VALUE \$50,000) NO CASH VALUE DEBTORS POSSESSION		0.00
10. Annuities. Itemize and name each issuer.		STATE FARM ANNUITY WITH FARM BUREAU OF FINANCIAL SERVICES ACCT #00871693F (CALLED 6/9/10 FOR BALANCE) DEBTORS POSSESSION		2,230.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		ERISA QUALIFIED PENSION PLAN THROUGH EMPLOYER MAYO CLINIC DEFINED BENEFITS NOT PROPERTY OF THE BANKRUPTCY ESTATE PUT HERE ONLY FOR DISCLOSURE PURPOSES (IF RETIRED 12/31/2008 AT 65 WOULD RECEIVE \$409 A MONTH UNTIL DEATH) DEBTORS POSSESSION		0.00

In re ROXANNE A BUELTEL

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		DEBT OWED BY EX HUSBAND TO DEBTOR FOR PAYMENT OF JC PENNY BILL THAT WAS ASSIGNED TO HIM IN THE DIVORCE DECREE BUT PAID BY DEBTOR DEBTORS POSSESSION		300.00
Other liquidated debts owed to debtor including tax refunds. Give particulars.		JUDGMENT FOR UNPAID RENTS AGAINST BOYD AND TANYA BAKER ADDRESS UNKNOWN (\$2400 OWED 1/2 DEBTOR'S) DEBTORS POSSESSION * THEY ARE LIVING IN ARKANSAS - UNEMPLOYED - UNCOLLECTABLE		1,200.00
Other liquidated debts owed to debtor including tax refunds. Give particulars.		OLMSTED COUNTY ON RENTAL PROPERTY AGAINST SCOTT UMBAUGH (UNCOLLECTABLE) DEBTORS POSSESSION		1,453.00
Other liquidated debts owed to debtor including tax refunds. Give particulars.		WAGES EARNED BUT NOT PAID DEBTORS POSSESSION		1,400.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2009 FEDERAL \$589 AND STATE REFUNDS \$123 DEBTORS POSSESSION		712.00
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2010 FEDERAL AND STATE REFUNDS THROUGH THE DATE OF FILING DEBTORS POSSESSION		500.00

In re **ROXANNE A BUELTEL**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		DEBT OWED BY EX-HUSBAND IF DEBTOR'S TAXES ARE INTERCEPTED AND INNOCENT SPOUSE APPEAL GRANTED DEBTORS POSSESSION		589.00
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		POTENTIAL FRAUD CLAIMS AGAINST EX-HUSBAND FOR \$100,000 PROFIT ON SALE IN 2004 ON WYOMING PROPERTY - DEBTOR SAW NONE OF THE PROCEEDS OR WHERE THEY WERE SPENT DEBTORS POSSESSION		100,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 OLDSMOBILE BRAVADA 4X4 122K MILES FAIR CONDITION - NEEDS BODY AND INTERIOR REPAIRS DEBTORS POSSESSION		3,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2003 HARLEY DAVIDSON 883 SPORTSTER HUGGER LOW RIDER 20K MILES DEBTORS POSSESSION		2,900.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		JACK RUSSELL TERRIER (SPAYED) DEBTORS POSSESSION		10.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

In re ROXANNE A BUELTEL,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<u>5</u> continuation sheets attached			Total ➤	\$ 124,323.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

d(4)

Jewelry

Jewelry	
Description	Value
Ring, scrolled	45.00
Bracelet, brown beads, flower clasp	60.00
Bracelet, cuff, copper coil	20.00
Necklace and earrings, "Hippie flower"	20.00
Necklace, asymmetric brown/green	65.00
Necklace and earrings, pearl toggle	55.00
Earrings, single round stud	10.00
Necklace, filigree heart	50.00
Earrings and bracelet, heart, carnelian beads	40.00
Necklace, lime green pearl	50.00
Necklace and earrings, sandstone	70.00
Bracelet, tiled brown, tan, rust	75.00
Necklace, three strand, ball	40.00
Earrings, double ball/drop	15.00
Necklace and earrings, onyx rounded square *	30.00
Omega necklace and earrings, opal *	40.00
All Silpada, sterling silver, except *	(685.00)
Gold aquamarine birthstone necklace (single stone)	35.00
Gold aquamarine birthstone ring (single stone)	35.00
Gold "MOM" ring - no stones	40.00
Gold hoop earrings, small	20.00
Gold tennis bracelet w/ diamonds	499.00
Relic watch	30.00
	(659.00)
Total	1,344.00

From E-BAY

Roxanne A Buelter
6-10-2010

In re ROXANNE A BUELTEL

Debtor

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
10 CD'S DEBTORS POSSESSION	11 USC § 522(d)(5)	10.00	10.00
10 YEAR OLD AIWA CASSETTE/RADIO/ CD PLAYER DEBTORS POSSESSION	11 USC § 522(d)(5)	25.00	25.00
15 GALLON RED WING CROCK (LARGE CRACK) DEBTORS POSSESSION	11 USC § 522(d)(5)	100.00	100.00
20 DVD'S DEBTORS POSSESSION	11 USC § 522(d)(5)	35.00	35.00
2002 OLDSMOBILE BRAVADA 4X4 122K MILES FAIR CONDITION - NEEDS BODY AND INTERIOR REPAIRS DEBTORS POSSESSION	11 USC § 522(d)(2)	3,000.00	3,000.00
2003 HARLEY DAVIDSON 883 SPORTSTER HUGGER LOW RIDER 20K MILES DEBTORS POSSESSION	11 USC § 522(d)(5)	500.00	2,900.00
2009 FEDERAL \$589 AND STATE REFUNDS \$123 DEBTORS POSSESSION	11 USC § 522(d)(5)	712.00	712.00
2010 FEDERAL AND STATE REFUNDS THROUGH THE DATE OF FILING DEBTORS POSSESSION	11 USC § 522(d)(5)	500.00	500.00
4 YEAR OLD 12" MAGNAVOX TV (BROKEN) DEBTORS POSSESSION	11 USC § 522(d)(5)	5.00	5.00
4 YEAR OLD SONY DVD PLAYER DEBTORS POSSESSION	11 USC § 522(d)(5)	30.00	30.00
5 YEAR OLD EPSON PRINTER DEBTORS POSSESSION	11 USC § 522(d)(5)	25.00	25.00
5 YEAR OLD HP PAVALION LAPTOP COMPUTER DEBTORS POSSESSION	11 USC § 522(d)(5)	150.00	150.00

In re ROXANNE A BUELTEL
DebtorCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
7 YEAR OLD SEARS TREADMILL DEBTORS POSSESSION	11 USC § 522(d)(5)	25.00	25.00
9 YEAR OLD CANNON POWER SHOT SD600 6MP DEBTORS POSSESSION	11 USC § 522(d)(5)	25.00	25.00
CASH ON HAND DEBTORS POSSESSION	11 USC § 522(d)(5)	100.00	100.00
CHECKING ACCOUNT AT MAYO CU ACCT #37457S10 DEBTORS POSSESSION	11 USC § 522(d)(5)	100.00	100.00
CLOTHING DEBTORS POSSESSION	11 USC § 522(d)(3)	500.00	500.00
HOMESTEAD LOCATED AT 1628 SE 10TH AVE UNIT B, ROCHESTER, OLMSTED COUNTY MN 55904. LEGALLY DESCRIBED AS FOLLOWS: MEADOW PARK ESTATE CONDOS/T UNIT #24 AND THE UNDIVIDED 1/42ND INTEREST IN COMMON AREAS AND FACILITIES IN MEADOW PARK'S ESTATES CONDO ON LOTS 1-11 DEBTORS POSSESSION APPRAISED 7/2009 TAX STATEMENT MARKET VALUE IS \$101,000 FOR 2010	11 USC § 522(d)(1)	10,000.00	112,633.00

In re ROXANNE A BUELTEL

Debtor

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
HOUSEHOLD GOODS NONE EXCEEDING \$525 IN INDIVIDUAL VALUE INCLUDING: LINENS; WASHER; DRYER; 15 YEAR OLD KIRBY VACUUM; IRONING BOARD; IRON; DIRT DEVIL HAND VAC; BROOM; SWIFTER; TOOL BOX; MISC HAND TOOLS; SMALL FREEZER; COOLER; SHOVELS; DOG FOOD CANISTER; GAS GRILL; TRIKE; WAGON; MISC KIDS TOYS; PLANTER STAND; MIRROR; 2 YEAR OLD WHIRLPOOL REFRIGERATOR; 2 YEAR OLD WHIRLPOOL ELECTRIC RANGE; OAK TABLE; 2 PIECE OAK HUTCH; 4 OAK CHAIRS; OAK BENCH; CLOCKS; TOASTER; BLENDER; BREAD MAKER; MIXER; 3 CROCK POTS; POTS; PANS; SILVERWARE; DISHES; GLASSES; COOKING UTENSILS; COFFEE MAKER; KNICK KNACKS; BASKETS; CUTLARY; SOFA; CHAIR; OTTOMAN; END TABLE; TV STAND; GLASS TOP TABLE; STEREO CABINET; CORNER CURIO; 4 YEAR OLD 26" OLEVIA TV; FLOOR LAMPS; LAMPS; METAL SHELVES; METAL PLANTERS; QUEEN SIZE BED; 8 DRAWER DRESSER; CHEST OF DRAWERS; NIGHT STANDS; WINGBACK CHAIR; TRUNK; VAPORIZER; POTTY CHAIR; PERSONAL GROOMING DEVICES; BABY SWING; PLAY PEN; HOLIDAY DECORATIONS; 10 YEAR OLD JANONE SEWING MACHINE; MN A SEWING MACHINE; PAPER SHREDDER; BOOKCASES; SWIVEL OFFICE	11 USC § 522(d)(3)	6,500.00	6,500.00

In re **ROXANNE A BUELTEL**

Debtor

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
CHAIR; WINGBACK CHAIR; HUTCH; SHELVES; LATERAL FILE OAK DESK; ETC			
JACK RUSSELL TERRIER (SPAYED) DEBTORS POSSESSION	11 USC § 522(d)(5)	10.00	10.00
MISC BOOKS NONE OF ANY INTRINSIC VALUE DEBTORS POSSESSION	11 USC § 522(d)(3)	50.00	50.00
MISC PICTURES INCLUDING FAMILY AND PRINTS (PRINTS HAVE NO INTRINSIC VALUE) DEBTORS POSSESSION	11 USC § 522(d)(3)	150.00	150.00
PRUDENTIAL UNIVERSAL LIFE INSURANCE THROUGH EMPLOYER MAYO CLINIC CASH SURRENDER VALUE ID #8054956 DEBTORS POSSESSION	11 USC § 522(d)(8)	700.00	700.00
SAVINGS ACCOUNT AT MAYO CU ACCT #7457S1 DEBTORS POSSESSION	11 USC § 522(d)(5)	5.00	5.00
SCRAPBOOKING SUPPLIES DEBTORS POSSESSION	11 USC § 522(d)(5)	150.00	150.00
SEE ATTACHED LIST DEBTORS POSSESSION	11 USC § 522(d)(4)	1,344.00	1,344.00
STATE FARM ANNUITY WITH FARM BUREAU OF FINANCIAL SERVICES ACCT #00871693F (CALLED 6/9/10 FOR BALANCE) DEBTORS POSSESSION	11 USC § 522(d)(5)	2,230.00	2,230.00
WAGES EARNED BUT NOT PAID DEBTORS POSSESSION	11 USC § 522(d)(5)	1,400.00	1,400.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

d(4)

Jewelry

Jewelry	
Description	Value
Ring, scrolled	45.00
Bracelet, brown beads, flower clasp	60.00
Bracelet, cuff, copper coil	20.00
Necklace and earrings, "Hippie flower"	20.00
Necklace, asymmetric brown/green	65.00
Necklace and earrings, pearl toggle	55.00
Earrings, single round stud	10.00
Necklace, filigree heart	50.00
Earrings and bracelet, heart, carnelian beads	40.00
Necklace, lime green pearl	50.00
Necklace and earrings, sandstone	70.00
Bracelet, tiled brown, tan, rust	75.00
Necklace, three strand, ball	40.00
Earrings, double ball/drop	15.00
Necklace and earrings, onyx rounded square *	30.00
Omega necklace and earrings, opal *	40.00
All Silpada, sterling silver, except *	(685.00)
Gold aquamarine birthstone necklace (single stone)	35.00
Gold aquamarine birthstone ring (single stone)	35.00
Gold "MOM" ring - no stones	40.00
Gold hoop earrings, small	20.00
Gold tennis bracelet w/ diamonds	499.00
Relic watch	30.00
	(659.00)
Total	1,344.00

From E-BAY

Roxanne A Buelter
6-10-2010

In re **ROXANNE A BUELTEL**

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 115524029 COUNTRYWIDE HOME LOANS PO BOX 650070 DALLAS TX 75265-0070 BAC HOME LOANS LP/COUNTRYWIDE 450 AMERICAN ST #SV416 SIMI VALLEY CA 93065 PETERSON FRAM BERGMAN 55 5TH ST E SUITE 800 ST PAUL MN 55101-1718	X	J	2005 FIRST MORTGAGE ON FORMER HOMESTEAD GIVEN TO DEBTOR'S EX HUSBAND IN DIVORCE DECREE VALUE \$374,100.00				353,000.00	0.00
ACCOUNT NO. 57L22 MAYO EMPLOYEES CREDIT UNION 200 1 ST SW ROCHESTER MN 55905			2008 2003 883 SPORTSTER HUGGER VALUE \$2,900.00				2,846.00	0.00

2 continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 355,846.00	\$ 0.00
\$	\$

(Report also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re **ROXANNE A BUELTEL**

Case No. _____

Debtor (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2000556142	X	J	2005 2ND MORTGAGE ON FORMER HOMESTEAD GIVEN TO EX HUSBAND IN DIVORCE DECREE VALUE \$374,100.00				102,254.00	0.00
SAXON PO BOX 161489 FT WORTH TX 76161-1489 HOMEQ SERVICING PO BOX 13716 SACRAMENTO CA 95853 SAXON MTG SERVICE 4708 MERCANTILE DR N FORT WORTH TX 76137								
ACCOUNT NO. 01102809009			2008 FIRST MORTGAGE ON HOMESTEAD VALUE \$112,635.00				108,368.00	0.00
TIER ONE BANK PO BOX 83009 LINCOLN NE 68501-3009								
ACCOUNT NO. 65070515841001	X	J	2007 3RD MORTGAGE ON FORMER HOMESTEAD VALUE \$374,100.00				34,000.00	0.00
WELLS FARGO BANK PO BOX 4233 PORTLAND OR 97208-4233								

In re **ROXANNE A BUELTEL**

Case No. _____

Debtor (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 381571	X	J	2007 1ST MORTGAGE ON RENTAL PROPERTY GIVEN TO EX HUSBAND IN DIVORCE DECREE VALUE \$75,500.00				85,000.00	0.00
WILSHIRE CREDIT CORP 1776 SW MADISON ST PORTLAND OR 97205 HOME EQUITY COLLECTION MAC P6053022 PO BOX 4116 PORTLAND OR 97205-4116 WILSHIRE CREDIT CORP PO BOX 8517 PORTLAND OR 97207-8517 REITER & SCHILLER ATTORNEYS AT LAW 25 NORTH DALE ST 2ND FL ST PAUL MN 55102-2227								

Sheet no. 2 of 2 continuation
sheets attached to Schedule of
Creditors Holding Secured
Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 85,000.00	\$ 0.00
\$ 685,468.00	\$ 0.00

(Report also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re ROXANNE A BUELTEL

Debtor

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re ROXANNE A BUELTEL
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 0297836511 INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114			2007 INCOME TAXES JOINT W/EX HUSBAND			X	3,000.00	3,000.00	\$0.00
ACCOUNT NO. XXX-XX-2020 MINNESOTA DEPARTMENT OF REVENUE BANKRUPTCY SECTION PO BOX 64447 ST PAUL MN 55164-0447			2007 INCOME TAXES JOINT W/EX HUSBAND				100.00	100.00	\$0.00

Subtotals >
(Totals of this page)

\$ 3,100.00	\$ 3,100.00	\$ 0.00
\$ 3,100.00		
	\$ 3,100.00	\$ 0.00

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

In re ROXANNE A BUELTEL
DebtorCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 442887490001.... BANK OF AMERICA PO BOX 15026 WILMINGTON DE 19850-5026	X J	2007/2008 CREDIT CARD				100.00
ACCOUNT NO. 4802132407200552 CAPITAL ONE PO BOX 5155 NORCROSS GA 30091		2004-2008 CREDIT CARD			X	100.00
ACCOUNT NO. 4366173000751847 CHASE PO BOX 15298 WILMINGTON DE 19850-5298	X J	2008 CREDIT CARD				20,500.00
ACCOUNT NO. _____ COUNSELOR REALITY OF ROCH ATTN: KIT JOHNSTON 3338 19TH ST NW ROCHESTER MN 55901		2008/2009 CONTINGENT LIABILITY ON PURCHASE AGREEMENT ON HOME LOCATED AT 13615 HWY 30 SE CHATFIELD MN	X		X	100.00
ACCOUNT NO. _____ ELCOR REALITY ATTN: TIM DANIELSON 3552 W RIVER PKWY STE C ROCHESTER MN 55901		2008 CONTINGENT LIABILITY ON PROPERTY LOCATED AT 307 AVE B NE CHATFIELD MN	X		X	100.00

3 Continuation sheets attached

Subtotal >	\$ 20,900.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistica
Summary of Certain Liabilities and Related Data.)

In re **ROXANNE A BUELTEL**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		2009	X		X	100.00
F & M COMMUNITY BANK PO BOX 467 PRESTON MN 55965		CONTINGENT CLAIMS ON ANY DEBT OWED TO F & M BANK BY EX-HUSBAND THOMAS BUETEL OR BUETEL FARMS LLC				
ACCOUNT NO. 436610302072575	X J	1993-2001			X	100.00
FIRST USA BANK DEPT 0H1-0552-ATT 800 BROOKSEGE BLVD WESTERVILLE OH 43081		CREDIT CARD				
ACCOUNT NO. 39060716	X J	2005			X	100.00
FORD MOTOR CREDIT PO BOX 537901 LIVONIA MI 48153-7901		CAR LOAN				
ACCOUNT NO. 6035320188754541	X J	2004-2008			X	5,000.00
HOME DEPOT CREDIT SERVICES PO BOX 689100 DES MOINES IA 50368-9100		GOODS				
ACCOUNT NO. 5458000507890081	X J	1997-2008			X	5,500.00
HOUSEHOLD CREDIT SERVICES PO BOX 5222 CAROL STREAM IL 60197-5222		CREDIT CARD				

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	10,800.00
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistica
Summary of Certain Liabilities and Related Data.)

In re ROXANNE A BUELTEL
DebtorCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		2008/2009	X		X	100.00
MICHAEL AND JULIE LISOWSKI 13615 HWY 30 SE CHATFIELD MN 55923		CONTINGENT ON CLAIMS OF ALL NATURE REGARDING PURCHASE AGREEMENT				
ACCOUNT NO.		2008/2009	X		X	100.00
OHLY LAW OFFICE ATTORNEYS AT LAW 1850 BROADWAY N ROCHESTER MN 55906		CONTINGENT LIABILITY ON PURCHASE AGREEMENT ON HOME LOCATED AT 16315 HWY 30 SE CHATFIELD MN				
ACCOUNT NO.		2008/2009	X		X	100.00
PROPERTY BROKERS ATTN: TAMI GREENSLADE 2518 SUPERIOR DR NW ROCHESTER MN 55901		CONTINGENT LIABILITY ON PURCHASE AGREEMENT ON HOME LOCATED AT 13615 HWY 30 SE CHATFIELD MN				
ACCOUNT NO. 5049948046350528	X J	2004-2008			X	2,200.00
SEARS PO BOX 6283 SIOUX FALLS SD 57117-6283		CREDIT CARD				
ACCOUNT NO. 4352377593542176		2008/2009				250.00
TARGET NATIONAL BANK PO BOX 673 MINNEAPOLIS MN 55440		CREDIT CARD				

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 2,750.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistica
Summary of Certain Liabilities and Related Data.)

In re ROXANNE A BUELTEL
DebtorCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		1982 TO PRESENT	X	X		1,000.00
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972		CONTINGENT UNLIQUIDATED AND LIQUIDATED CLAIMS OF ALL NATURE				
ACCOUNT NO. 4559505000749486		2008			X	100.00
WASHINGTON MUTUAL PO BOX 9016 PLEASANTON CA 94566		CREDIT CARD				
ACCOUNT NO. 4465422001031075	X J	2002-2007				6,500.00
WELLS FARGO CARD SERVICES PO BOX 522 DES MOINES IA 50302-9907		CREDIT CARD				

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	7,600.00
Total >	\$	42,050.00

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistica
Summary of Certain Liabilities and Related Data.)

In re: ROXANNE A BUELTEL
Debtor

Case No. _____
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: **ROXANNE A BUELTEL**

Debtor

Case No. _____

(If known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	BANK OF AMERICA PO BOX 15026 WILMINGTON DE 19850-5026
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	CHASE PO BOX 15298 WILMINGTON DE 19850-5298
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	COUNTRYWIDE HOME LOANS PO BOX 650070 DALLAS TX 75265-0070
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	FIRST USA BANK DEPT 0H1-0552-ATT 800 BROOKSEDGE BLVD WESTERVILLE OH 43081
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	FORD MOTOR CREDIT PO BOX 537901 LIVONIA MI 48153-7901
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	HOME DEPOT CREDIT SERVICES PO BOX 689100 DES MOINES IA 50368-9100
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	HOUSEHOLD CREDIT SERVICES PO BOX 5222 CAROL STREAM IL 60197-5222
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	SAXON PO BOX 161489 FT WORTH TX 76161-1489
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	SEARS PO BOX 6283 SIOUX FALLS SD 57117-6283
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	WELLS FARGO BANK PO BOX 4233 PORTLAND OR 97208-4233
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	WELLS FARGO CARD SERVICES PO BOX 522 DES MOINES IA 50302-9907
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972	WILSHIRE CREDIT CORP 1776 SW MADISON ST PORTLAND OR 97205

In re **ROXANNE A BUELTEL**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DIVORCED	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Age	46	
Occupation	MEDICAL TRANSCRIPTIONIST	
Name of Employer	MAYO CLINIC	
How long employed	14 YEARS	
Address of Employer	ROCHESTER MN	

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions
(Prorate if not paid monthly.)\$ **3,480.00** \$

2. Estimate monthly overtime

\$ **0.00** \$

3. SUBTOTAL

\$ **3,480.00** \$

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ **700.00** \$

b. Insurance

\$ **105.00** \$

c. Union dues

\$ **0.00** \$

d. Other (Specify) _____

\$ **0.00** \$

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ **805.00** \$

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ **2,675.00** \$7. Regular income from operation of business or profession or farm
(Attach detailed statement)\$ **0.00** \$

8. Income from real property

\$ **0.00** \$

9. Interest and dividends

\$ **0.00** \$

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ **0.00** \$11. Social security or other government assistance
(Specify) _____\$ **0.00** \$

12. Pension or retirement income

\$ **0.00** \$

13. Other monthly income

(Specify) _____

\$ **0.00** \$

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ **0.00** \$

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ **2,675.00** \$

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ **2,675.00**

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

In re ROXANNE A BUELTEL
Debtor

Case No. _____
(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE

In re ROXANNE A BUELTEL

Debtor

Case No. _____

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>815.00</u>
a. Are real estate taxes included? Yes <u>✓</u> No _____		
b. Is property insurance included? Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>175.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>60.00</u>
d. Other <u>ASSOCIATION DUES \$130/CABLE/INTERNET \$75</u>	\$	<u>195.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>50.00</u>
4. Food	\$	<u>325.00</u>
5. Clothing	\$	<u>100.00</u>
6. Laundry and dry cleaning	\$	<u>40.00</u>
7. Medical and dental expenses	\$	<u>150.00</u>
8. Transportation (not including car payments)	\$	<u>240.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>150.00</u>
10. Charitable contributions	\$	<u>10.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>20.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>80.00</u>
e. Other	\$	<u>25.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>115.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>PERSONAL CARE; PET EXPENSES; ETC</u>	\$	<u>100.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ <u>2,650.00</u>

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>2,675.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>2,650.00</u>
c. Monthly net income (a. minus b.)	\$	<u>25.00</u>

In re ROXANNE A BUELTEL
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **28** _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 6/11/2010

Signature: s/ ROXANNE A BUELTEL
ROXANNE A BUELTEL
Debtor

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In re: **ROXANNE A BUELTEL**

Debtor

Case No. _____

(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
37,500.00	W-2	2008
40,560.00	W-2	2009
17,417.00	W-2	YTD THROUGH 6/1/10

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
57.19	INTEREST INCOME	2008
5,325.48	JUDGMENT RECOVERY ON REAL ESTATE DISPUTE	2008
1,027.78	LAWSUIT AGAINST UMBAUGH BACK RENT JUDGMENT	2008
2,939.00	LIQUIDATION OF ANNUITY	2009
3,501.30	LAWSUIT AGAINST UMBAUGH BACK RENT JUDGMENT	2009

3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None ☐ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
TIER ONE BANK PO BOX 83009 LINCOLN NE 68501-3009	MONTHLY MORTGAGE	815.00	108,368.00

- None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	--------------------------

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

- None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	--------------------	----------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
------------------------------------	----------------------	--------------------------------	--------------------------

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	---

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
COUNTRYWIDE HOME LOANS PO BOX 650070 DALLAS TX 75265-0070	2009	FORECLOSURE ON FORMER HOMESTEAD 13615 HWY 30 SE, CHATFIELD MN 55923
WILSHIRE CREDIT CORP 1776 SW MADISON ST PORTLAND OR 97205	2009	FORECLOSURE ON FORMER RENTAL PROPERTY OF 307 AVE B N, CHATFIELD MN

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	---

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	---	------------------	---

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
CONSUMER CREDIT COUNSELING ROCHESTER MN	2009	\$75 WITH REGARD TO REQUIRED CERTIFICATE TO FILE BKY
DANIEL L RUFFALO ESQ RUFFALO LAW OFFICE PA 423 3RD AVE SE STE 201 ROCHESTER MN 55904	2009	\$3000 WITH REGARD TO THIS PETITION

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
THOMAS BUELTEL 807 CLOVER CT ST CHARLES MN 55972 EX-HUSBAND	5/2008	PERSONAL AND REAL PROPERTY PURSUANT TO DIVORCE DECREE

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY
----------------------------------	---------------------------	---

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	--	-------------------------------	---

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

15. Prior address of debtor

None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
13615 HWY 30 SE CHATFIELD MN 55923	ROXANNE BUELTEL	2005 TO 6/2008

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18. Nature, location and name of business

None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/11/2010

Signature
of Debtor

s/ ROXANNE A BUELTEL
ROXANNE A BUELTEL

Case No. _____ Chapter 7

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: COUNTRYWIDE HOME LOANS	Describe Property Securing Debt: FIRST MORTGAGE ON FORMER HOMESTEAD GIVEN TO DEBTOR'S EX HUSBAND IN DIVORCE DECREE
Property will be (check one): <input checked="checked" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="checked" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: MAYO EMPLOYEES CREDIT UNION	Describe Property Securing Debt: 2003 883 SPORTSTER HUGGER
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property</p> <p><input checked="" type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p> <p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

Property No. 3	
Creditor's Name: SAXON	Describe Property Securing Debt: 2ND MORTGAGE ON FORMER HOMESTEAD GIVEN TO EX HUSBAND IN DIVORCE DECREE
<p>Property will be (<i>check one</i>):</p> <p><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <p><input type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p> <p>Property is (<i>check one</i>):</p> <p><input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt</p>	

Property No. 4	
Creditor's Name: TIER ONE BANK	Describe Property Securing Debt: FIRST MORTGAGE ON HOMESTEAD
<p>Property will be (<i>check one</i>):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <p><input type="checkbox"/> Redeem the property</p> <p><input checked="" type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p> <p>Property is (<i>check one</i>):</p> <p><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

Property No. 5	
Creditor's Name: WELLS FARGO BANK	Describe Property Securing Debt: 3RD MORTGAGE ON FORMER HOMESTEAD
<p>Property will be (<i>check one</i>):</p> <p><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <p><input type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p>	

Property is (check one):

☐ Claimed as exempt☒ Not claimed as exempt

Property No. 6	
Creditor's Name: WILSHIRE CREDIT CORP	Describe Property Securing Debt: 1ST MORTGAGE ON RENTAL PROPERTY GIVEN TO EX HUSBAND IN DIVORCE DECREE
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)) Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

0 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 6/11/2010

s/ ROXANNE A BUELTEL
ROXANNE A BUELTEL
 Signature of Debtor

Form 1007-1 - Statement Of Compensation By Debtor's Attorney

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

ROXANNE A BUELTEL

Debtor.

Case No. BKY _____

Chapter 7 Case _____

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable
2.

(a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is:	\$	<u>299.00</u>
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:	\$	<u>3,000.00</u>
(c) Prior to filing this statement, the debtor(s) paid to the undersigned:	\$	<u>3,000.00</u>
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is:	\$	<u>0.00</u>

3. The services rendered or to be rendered include the following: (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code; (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court; (c) representation of the debtor(s) at the meeting of creditors; (d) negotiations with creditors; and (e) other services reasonably necessary to represent the debtor(s) in this case.

4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows:

5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: 6/11/2010

Signed: /e/Daniel L Ruffalo

DANIEL L RUFFALO

Bar no: 16124X

Attorney for Debtor(s)

Ruffalo Law Office, P.A.

423 3rd Avenue SE

Suite 201

Rochester, MN 55904

507-536-3965

LOCAL RULE REFERENCE: 1007-1

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re ROXANNE A BUELTEL
Debtor

Case No. _____

Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of the Debtor

I, the debtor, affirm that I have received and read this notice, as required by § 342(b) of the Bankruptcy Code.

ROXANNE A BUELTEL
Printed Name of Debtor

Xs/ ROXANNE A BUELTEL
ROXANNE A BUELTEL
Signature of Debtor

6/11/2010
Date

Case No. (if known) _____

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
District of Minnesota**

In re **ROXANNE A BUELTEL**

Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 3,100.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 3,100.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,675.00
Average Expenses (from Schedule J, Line 18)	\$ 2,650.00
Current Monthly Income (from Form 22A Line 12 OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,459.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 3,100.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 42,050.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 42,050.00

In re ROXANNE A BUELTEL
Debtor(s)Case Number: _____
(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises
- ☒ The presumption does not arise
- ☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 40px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.			
	a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.			
	b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.			
	c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.			
	d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$3,412.00	\$
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.			
	a.	Gross Receipts	\$ 0.00	
	b.	Ordinary and necessary business expenses	\$ 0.00	
	c.	Business income	Subtract Line b from Line a	
			\$0.00	\$
5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.			
	a.	Gross Receipts	\$ 0.00	
	b.	Ordinary and necessary operating expenses	\$ 0.00	
	c.	Rent and other real property income	Subtract Line b from Line a	
			\$0.00	\$
6	Interest, dividends, and royalties.		\$0.00	\$
7	Pension and retirement income.		\$0.00	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.		\$0.00	\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ _____	Spouse \$ _____
			\$	\$
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			

	a. RECOVERY ON JUDGMENT DEBT	\$ 280.00		
	Total and enter on Line 10.		\$47.00	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 thru 10 in Column B. Enter the total(s).		\$3,459.00	\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		\$ 3,459.00	
Part III. APPLICATION OF § 707(b)(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.		\$41,508.00	
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>MN</u> b. Enter debtor's household size: <u>1</u>		\$45,101.00	
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.			

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)							
16	Enter the amount from Line 12.		\$				
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. <table border="1" style="width: 100%;"> <tr> <td>a.</td><td></td><td>\$</td></tr> </table> Total and enter on Line 17.		a.		\$	\$	
a.		\$					
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.		\$				
Part V. CALCULATION OF DEDUCTIONS FROM INCOME							
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)							
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$				

19B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="2" style="text-align: left;">Household members under 65 years of age</th><th colspan="2" style="text-align: left;">Household members 65 years of age or older</th></tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td><td style="width: 40%;">Allowance per member</td><td style="width: 5%;">a2.</td><td style="width: 40%;">Allowance per member</td></tr> <tr> <td>b1.</td><td>Number of members</td><td>b2.</td><td>Number of members</td></tr> <tr> <td>c1.</td><td>Subtotal</td><td>c2.</td><td>Subtotal</td></tr> </tbody> </table>	Household members under 65 years of age		Household members 65 years of age or older		a1.	Allowance per member	a2.	Allowance per member	b1.	Number of members	b2.	Number of members	c1.	Subtotal	c2.	Subtotal	\$
Household members under 65 years of age		Household members 65 years of age or older																
a1.	Allowance per member	a2.	Allowance per member															
b1.	Number of members	b2.	Number of members															
c1.	Subtotal	c2.	Subtotal															
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).</p>	\$																
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tbody> <tr> <td style="width: 5%;">a.</td><td style="width: 55%;">IRS Housing and Utilities Standards; mortgage/rent expense</td><td style="width: 40%;">\$</td></tr> <tr> <td>b.</td><td>Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.</td><td>\$</td></tr> <tr> <td>c.</td><td>Net mortgage/rent expense</td><td>Subtract Line b from Line a</td></tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$	b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.	\$	c.	Net mortgage/rent expense	Subtract Line b from Line a	\$							
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$																
b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.	\$																
c.	Net mortgage/rent expense	Subtract Line b from Line a																
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$																
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$																
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$																

23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 35%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 35%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$									
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.</p>	\$									
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
30	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
31	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.</p>	\$									
32	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$									
33	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.</p>	\$									
Subpart B: Additional Living Expense Deductions											

Note: Do not include any expenses that you have listed in Lines 19-32

34	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;">Health Insurance</td> <td style="width: 20%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 34</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	<p>Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.</p>	\$									
36	<p>Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.</p>	\$									
37	<p>Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</p>	\$									
38	<p>Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</p>	\$									
39	<p>Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.</p>	\$									
40	<p>Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).</p>	\$									
41	<p>Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.</p>	\$									

Subpart C: Deductions for Debt Payment

42	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 25%;">Name of Creditor</th> <th style="width: 25%;">Property Securing the Debt</th> <th style="width: 20%;">Average Monthly Payment</th> <th style="width: 25%;">Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> </tbody> </table> <p style="text-align: right;">Total: Add Lines a, b and c</p>					Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?											
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no											

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	
	Total: Add Lines a, b and c				\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				\$
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				
	a.	Projected average monthly Chapter 13 plan payment.	\$		
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X		
	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b		
				\$	
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.				\$
Subpart D: Total Deductions from Income					
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.				\$

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION		
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$7,025* Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Part VII. ADDITIONAL EXPENSE CLAIMS

56

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
	Total: Add Lines a, b, and c	\$

Part VIII: VERIFICATION

57

I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this a joint case, both debtors must sign.)*

Date: 6/11/2010Signature: s/ ROXANNE A BUELTELROXANNE A BUELTEL, (Debtor)